

Seller impersonation & deed fraud — red flags before you list

Bottom line: the fastest-growing real estate fraud targets exactly what our region has in abundance — **vacant, free-and-clear land**. A scammer poses as the owner, lists below market, wants a fast all-cash close, and never meets in person. Nationally, vacant land made up ~**62% of title-fraud cases** last year and the average forgery claim tops **\$143,000**.

It's already here. REALTORS® of Central Colorado (ROCC) has issued repeated scam alerts (**April and June 2026**) — including a **June 2026 vacant-land owner impersonation on a Buena Vista parcel**, where a fake "owner" emailed multiple agents in a local office at once. Catch it early and you protect your client, your commission, and your license.

THE CLASSIC SETUP — HOW IT WORKS

1 · Target from public records

Fraudster finds land with no mortgage or liens — often an owner who's out of state, abroad, or elderly — and poses as them.

2 · Contacts you, stays remote

Reaches out by email or text, lists below market, pushes an all-cash buyer and a quick close — and always has a reason not to meet.

3 · Signs and vanishes

Steers to a remote or hand-picked notary, signs with a forged ID, then disappears the moment funds wire out.

RED FLAGS — ANY ONE IS WORTH A PAUSE

- **Owner is out of state or abroad** and you've never met them in person.
- **Won't meet face-to-face** — keeps it to email/text and dodges in-person.
- **Priced below market**, often vacant land, sometimes under \$50K.
- **Rushed, all-cash**, with pressure to close fast and quietly.

The #1 tell — a seller who **won't meet face-to-face**. Loop us in early — we verify identity through independent channels. And watch for the **fake Zoom/Webex invite** — scammers posing as buyers or sellers use meeting links to plant malware; a fake "buyer" tried it on a local agent this June. Ask for a name, address, and phone first — scammers go dark.

WHAT TO DO — BEFORE IT GOES FURTHER

- **Mail the owner of record.** Send a physical letter (USPS) to the owner's address on the county tax roll — a real owner responds; an impersonator can't intercept it.
- **Verify independently.** Confirm ownership via county tax/deed records; call a number you find there, not one they gave you.
- **Meet in person.** Face-to-face, matched to a government ID — refusal is a stop sign.
- **Bring us in early.** We run identity verification and ALTA best practices on every deal — use us as the backstop, and report suspected fraud to law enforcement.

Something feel off on a listing? Call us before it goes further — a five-minute check beats a stolen sale.

Educational only — not legal advice; fraud tactics evolve. National figures are industry-reported (NAR 2025 deed & title fraud survey; industry claim data); local activity per ROCC member scam alerts, 2026. Verify identity on every transaction. Underwriters: First American · Westcor: As of June 2026.